

(d) Short-term Unemployment Allowance (ABVKY)	Employees who have been rendered unemployed for reasons other than that of Punishment, VRS, Abandonment of employment, Superannuation, Conviction, Strike & Lock-out are eligible.	They should have worked for atleast 2 years and contributed for 78 days in each of the four contribution periods during the above period.	25% pay for 90 days once in their Lifetime also they are eligible for Medical benefit during this period.
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(e) Old age Medical Benefit Scheme under Rule 60/61.	i) All insured persons who were an IP on the date of retirement and should have contributed for atleast 5 years.	Till life. Renewable every year by payment of Rs.120/- per annum.	Primary and Secondary medical care to IP and spouse.
	ii) DB Beneficiary only for widow upto the age of 60 years		Primary and Secondary medical care only for the widow.
	iii) PDB Beneficiary upto the age of 60 years.		Primary and Secondary medical care to IP and spouse.

(f) MBBS/BDS Admission in ESIC Medical College (Quota for children of Insured Person) *	(i) The applicant's parent should be an IP on the day prior to the date of opening of the NEET online application window. (normally on 31st Oct of the year preceding the academic admission year)	The child of the IP should have applied for the NEET exam. They are also required to obtain a "Ward of IP" Certificate from the ESIC office for availing the quota.	323 MBBS and 23 BDS seats are available in 9 medical colleges through out India. 2 Medical Colleges are at Chennai & Coimbatore in Tamilnadu.
	(ii) For the child of a deceased IP who is in receipt of dependant benefit.		
	(iii) For the child of PDB Beneficiary with a disability 40 % or more		



EMPLOYEES' STATE INSURANCE CORPORATION

Contribution rate has been reduced from 6.5% to 4% from 1st July 2019. New Concept dispensaries DCBO providing single window solutions and having sophisticated medical facilities are being opened pan India for the benefit of Insured persons and their families

Brief description of Benefits, Contributory Conditions, Duration of Benefits and the Scale of Benefits (As on 01.01.2020)

Type of Benefit	Contributory Condition	Duration	Rate
1. MEDICAL BENEFIT (a) Primary Care (Out-patient) & Secondary Care (in-patient)	a) From day one of entering insurable employment	Until remaining in the insurable employment or until completion of the corresponding Benefit period whichever is earlier.	Unlimited Primary and secondary medical care till he / she remains in insurable employment.
	(b) Super Speciality Treatment (SST)		b) Treatment for the IP: Minimum 6 months service and having remitted 78 days of contribution in the corresponding contribution period. c) Treatment for the family: Minimum 12 months service and having remitted 78 days of contribution in the corresponding two contribution periods.
2. SICKNESS BENEFIT (a) Sickness Benefit (SB)	Minimum Service of 9 months and Payment of contribution for atleast 78 days in corresponding contribution period.	Upto 91 days in two consecutive benefit periods.	70% of the average daily wages.



Employees' State Insurance Corporation Regional Office - Tamil Nadu

No. 143, Sterling Road, Nungambakkam, Chennai - 600 034.

Website: www.esic.nic.in, www.esic.in

Toll free no. 1800-425-7080, Phone no. 044 28306300 (100 lines)

(b) Enhanced Sickness Benefit	An Insured Person/insured woman who undergoes family planning surgery. Conditions same as that of SB.	14 days for Tubectomy & 7 days for Vasectomy, extendable on medical advice.	100% of the average daily wages.
(c) Extended Sickness Benefit	a) For 34 specified long term diseases b) continuous insurable employment for atleast two years with minimum 156 days contribution in the said four consecutive contribution periods (within the 2 years).	i) Medical treatment for IP and family members for 3 years. ii) Based on medical advice cash benefit upto 730 days is provided or until attaining the age of 60 years whichever is earlier 80	80% of the average daily wages.
3. <u>DISABLEMENT BENEFIT</u> (a) Temporary Disablement Benefit	From day one of entering insurable employment and for disablement due to employment injury only	As long as temporary disablement lasts.	90% of the average daily wages.
(b) Permanent Disablement Benefit	(i) For employment injury cases (ii) For occupational diseases	For whole life Period as determined by the medical board.	Percentage of wages proportionate to the loss of earning capacity as determined by the medical board. Same as above
4. <u>DEPENDENTS BENEFIT</u>	From day one of entering insurable employment in case of death due to employment injury.	a) Widow / Widowed mother : For life time or until her re-marriage. b) Dependant son: Until attaining the age of 25 years. c) Dependant daughter: Until marriage d) Dependant parents/ others: Subject to non-availability of wife / children.	Upto 90% of average daily wages shareable in fixed proportion among all dependants.

5. <u>MATERNITY BENEFIT</u>	Payment of contribution of atleast 70 days in immediately preceding two contribution periods taken together.	a) Upto 26 weeks in case of confinements upto 2 living children.	100% of the average daily wages
		b) Upto 6 weeks in case of miscarriage. Also extendable by 1 month on medical advice in case of sickness arising out of pregnancy, confinement and Miscarriage.	
		c) Beyond 2 children or in case of adopted/ commissioned child upto 12 weeks from the date of confinement/receiving the child	
6. OTHER BENEFITS			
(a) Confinement Expenses	Payable to an Insured Woman or to a male IP whose wife had confined a child and are eligible if the confinement occurs at a place where necessary maternity facilities under ESI Institution is not available.	Upto two confinements only.	Rs.5,000/- per case (Being enhanced to Rs.7500/-)
(b) Funeral Expenses	Should be an insured person	For defraying expenses incurred on the funeral of a deceased insured person.	Actual expenses subject to maximum of Rs.15,000/-
(c) Unemployment Allowance (RGSKY)	In case of involuntarily loss of employment due to either closure of factory, retrenchment or permanent invalidity happening out of non-employment injury and the contribution in respect of him have been paid / payable for a minimum of two years prior to the loss of employment.	Maximum of 24 months during life time or upto the age of 60 years whichever is earlier.	50% of the average daily wages for the first 12 months and 25% for the next 12 months apart from medical treatment upto 24 months.